

**STATE OF MICHIGAN  
DEPARTMENT OF CONSUMER AND INDUSTRY SERVICES  
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

**Before the Commissioner of Financial and Insurance Services**

**Raymond E. Cantrell, II,**

**Petitioner,**

**v**

**Case No. 03-385-L  
Docket No. 2003-1516**

**Office of Financial and Insurance  
Services,**

**Respondent.**

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**For the Petitioner:**

**Raymond E. Cantrell, II  
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**For the Respondent:**

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**Issued and entered  
this 5<sup>th</sup> day of May 2004  
by John R. Schoonmaker  
Special Deputy Commissioner**

**FINAL DECISION**

The Administrative Law Judge issued a Proposal for Decision dated March 26, 2004.

She recommended that the license application be denied. Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. The PFD is attached, adopted, and made part of this final decision.

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## **II ORDER**

Therefore, it is ORDERED that the decision to refuse to license the Petitioner is upheld.